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COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY (Includes Reference to PCT International Applications)

Attorney's Docket No. 5284-69PUS

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD FOR THE AUTOMATIC CONTROL OF FRAUD IN AN ELECTRONIC TRANSACTION SYSTEM

the specification of which (check only one item below)

[x] is attached hereto

[] was filed as United States application

Serial No.

or

and was amended

on _ (if applicable).

[] was filed as PCT international application

Number PCT/FR2004/002734

on October 22, 2004

and was amended under PCT Article 19

on _ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

PRIOR FOREIGN/PCT APPLICATIONS AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. 119: Country (if PCT, indicate "PCT") Priority Claimed Under 35 U.S.C. 119 Application Number Date of Filing (day, month, year) France 03/13034 6 November 2003 [x] YES [] NO **PCT** PCT/FR2004/002734 22 October 2004 [] YES [X] NO [] YES [] NO

COMBINE (Includes R	D DECLARATION FOR PATENT APPLICATION AND PO eference to PCT International Applications)	WER OF ATTO	PRNEY	Attorney's Docket No. 5284-69PUS	
POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) at Cohen, Pontani, Lieberman & Pavane to prosecute this application and transact all business in the Patent and Trademark Office connected therewith Customer number 27799					
Send corre	espondence to: <i>Cohen, Pontani, Lieberman & Pavane</i> a or the following customer Number: 27799	t the address	he address Direct Telephone calls to: (name and telephone number) Thomas Langer (212) 687-2770		
I hereby declare that all statements made herein of my cwn knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under §1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.					
201	Primary Citizenship Country::	France			
	Given Name::	Fabrice			
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COMBINED DECLARATION FOR PATINGUIDES Reference to PCT Interna	NEY Attomey's Docket No. 5284-69PUS		
SIGNATURE OF INVENTOR 201	SIGNATURE OF INVENTOR 202	SIGNATURE OF INVENTOR 203	
DATE 106/22/7	DATE	DATE	
SIGNATURE OF INVENTOR 204	SIGNATURE OF INVENTOR 205	SIGNATURE OF INVENTOR 206	
DATE	DATE	DATE	
Addition	al inventor(s) name(s) & address(es)	attached? [] Yes [] No	